

Lavery & Sirkis, Esquires  
Joan Sirkis Warren, Esquire  
699 Washington Street  
Suite 103  
Hackettstown, NJ 07840  
(908)850-6161  
ID#JW4841  
Attorney for the Debtor, Jocelyn Wall

IN RE:	:	UNITED STATES BANKRUPTCY
	:	COURT
	:	FOR THE DISTRICT OF NEW JERSEY
	:	
	:	CHAPTER 13 CASE NO. 16-28896/RG
Jocelyn Wall,	:	
	:	CERTIFICATION IN
	:	SUPPORT OF MOTION TO APPROVE
	:	MODIFICATION OF MORTGAGE
	:	PAYMENT WITH MR. COOPER
	:	
Debtor	:	
	:	
	:	HEARING DATE:

I, Jocelyn Wall, of full age, hereby certify:

1. I am the debtor in the within Chapter 13 proceeding and make this certification in support of the within motion to approve modification of mortgage payment of my principal residence.
2. My property is located at 9 Woodsedge Avenue, Budd Lake, New Jersey. I have one mortgage on the property.
3. My Chapter 13 petition was filed on October 3, 2016. My Chapter 13 plan

was confirmed at \$100 for 42 months beginning November 1, 2016.

4. My Chapter 13 plan was confirmed June 16, 2017.

6. My original mortgage rate was 6.00 % with a payment of \$1,607.29 for principal, escrow and interest.

7. The mortgage company has agreed to modify the mortgage to a rate of 4.375% for a monthly payment of \$ 1,885.05.

8. Attached as Exhibit A is a copy of the Proposed Modification terms and conditions.

9. Therefore, I request that the court allow the modification of the terms of our mortgage agreement so our payment will not increase to an amount we can not afford.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements are willfully false I am subject to punishment.

/s/ Jocelyn Wall  
Jocelyn Wall

A handwritten signature in black ink, appearing to read 'Jocelyn Wall', written over a horizontal line.

Dated: 09/26/17